

REMARKS

This application has been reviewed in light of the Office Action dated July 7, 2009. Claims 1-4 and 9-23 are presented for examination, of which Claims 1 is in independent form. Claims 41-61 have been withdrawn from consideration by the Examiner. Claim 9 has been amended to improve its form. Favorable reconsideration is requested.

The Office Action states that Claims 1-4, 9-23 and 41-45 [*sic*] are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 6,173,269 (Solokl et al.). Applicants note that claims 41-61 were withdrawn from consideration by the Examiner and Claims 41-45 are not discussed in the rejection. Applicants submit that independent Claim 1, together with the claims dependent thereon, is patentably distinct from the cited prior art for at least the following reasons.

As discussed in the Amendment filed December 4, 2008, Solokl et al., as best understood by Applicants, relates to a method for executing electronic commercial transactions with minors. The Office Action states Solokl et al. discloses determining, by a parent system, an effective time period associated with an exchange rate and wherein, during the effective time period, purchases made using a subsidiary account in a currency of a second country are converted into a currency of a first country according to the exchange rate. Applicants respectfully disagree.

The Office Action cites column 5, lines 60-66 of Solokl et al., for showing the “exchange rate is only effective as long as the service is on the ‘approved list.’” *See* page 3 of the Office Action. However, column 5, line 60-66 of Solokl et al. merely discloses allowing a parent to accept a service approved list of appropriate merchants, appropriate merchant categories, or to specify a parent approved merchant profile. This section specifically states,

“[t]his aspect of the invention allows a parent to control those items to which a teen has access.” This section of Solokl et al. is silent regarding determining, by a parent system, an effective time period associated with an exchange rate.

The Office Action further cites to column 8, lines 62–65, which discusses transferring funds on a periodic basis or on a one time basis and column 9, lines 19-24 which discusses setting daily or weekly spending limits, limits on spending per session or any other restrictions parents feel are appropriate. Again, these sections of Solokl et al. are silent regarding determining, by a parent system, an effective time period associated with an exchange rate. These sections merely limit how funds are transferred and how much a teen can spend during certain time periods.

Solokl et al. does disclose using simple currency conversions if a teen shops internationally using an internet passport account. Solokl et al., however, is silent regarding determining, by a parent system, an effective time period associated with an exchange rate. Further, nothing in Solokl et al. has been found regarding during the effective time period, purchases made using a subsidiary account in a currency of a second country are converted into a currency of a first country according to the exchange rate. As discussed above, Solokl et al. merely allows a parent to set the merchants where a teen may shop and how much in funds the teen receives and is allowed to spend in certain time periods.

Accordingly, Applicants submit that Claim 1 is patentable over the cited art, and respectfully request withdrawal of the rejection under 35 U.S.C. § 102(e).

The other rejected claims in this application depend from independent claim 1 discussed above and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention,

individual consideration or reconsideration, as the case may be, of the patentability of each claim on its own merits is respectfully requested.

Applicants submit that withdrawn Claim 41 is allowable for at least the same reasons discussed above with respect to independent Claim 1. Accordingly, Applicants respectfully request rejoinder of Claim 41 and dependent Claims 42-61, which depend directly or indirectly from withdrawn Claim 41, should independent Claim 1 found to be allowable.

This Amendment After Final Action is believed clearly to place the present application in condition for allowance. Therefore, entry of this Amendment After Final Action under 37 C.F.R. § 1.116 is believed proper and is respectfully requested, as an earnest effort to advance prosecution and reduce the number of issues. Should the Examiner believe that issues remain outstanding, it is respectfully requested that the Examiner contact Applicants' undersigned attorney in an effort to resolve such issues and advance the case to issue.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 50-3939.

Applicants' undersigned attorney may be reached in our Washington, D.C. Office by telephone at (202) 530-1010. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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